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the Directors invite the attention of the Public, both of persons able to invest money therein, and of borrowers desirous of loans.

PLAN OF THE PROVINCIAL BUILDING SOCIETY.

The principle on which every sound Building Society is based is the same—namely: that a sum of money, be it large or small, is paid into the Society, where it remains at *compound interest*, (that is to say, at *interest upon interest*), until it becomes double the amount. The shares in the Provincial Building Society, are thirty Pounds each, which amount may be either cash down at once, or *may be paid at the rate of six shillings per month*: or quarterly, half-yearly, yearly, or in any other manner to suit convenience. The Society is thus a SAVINGS' BANK, but gives higher interest than any Bank in the Province. And, in addition to the highest rate of interest every shareholder participates in the profits according to the amount he has paid in.

PERFECT SAFETY OF THE SOCIETY.

Money paid into the Society can only be loaned on the security of *real estate*, of well-ascertained value. The Society must always have the *first* claim over every property it holds. No loan can ever be made on any second mortgage; nor on any personal security of any kind, however good. As a portion of the principal of every loan is repaid monthly to the Society, the risk on any loan rapidly becomes less. Every property held by the Society is inspected periodically—must be kept in constant repair, and must be insured in name of the Trustees. In no case is the full value of any property ever advanced; and, in the event of country securities, a town agent must guarantee the payments. Every officer of the Society must give bonds of fidelity. The trustees are the Treasurers of the Society. A large Board of Directors form an Executive Committee and a Board of appeal. And in every respect as far as caution and foresight can guide, the Society has been framed to be absolutely *safe*.